

## Questions and Answers to the Request for Quotation No. SPL900-14-Q-0019 for Life Insurance for Locally Employed Staff at the American Embassy, Warsaw and American Consulate, Krakow.

Q1: Please share definitions that apply in the current insurance contract for the following:

- "Accidental or work related death or disability",
- "Partial disability/dismemberment",
- "Total disability/dismemberment".

A1: Definitions:

- "Accidental or work related death or disability" - Death and Disability caused by a work related or accidental occurrence.
- "Partial disability/dismemberment" - Permanent Partial Disability: A physical and irreversible loss of an organ or limb function.
- "Total disability/dismemberment" – See C.4. for definition.

Q2: In case of "Accidental or work related death or disability", should benefit in the amount of 27 times months' basic salary be paid or given amount a sum assured and benefit should be equal to the sum assured of "Natural Death" (18 times months' basic salary) and sum assured of "Accidental or work related death or disability" (27 times months' basic salary) giving total payment of 45 times months' basic salary.

A2: No. See C.2. for benefits' levels. In the case of "Accidental or work related death or disability", the benefit is 27 months' basic salary (not 27 + 18 = 45 months).

Q3: Please share information regarding current rates for each insurance rider and claim reports for past years (if were prepared by current Insurer).

A3: Below are current contract premium rates for the period: Oct 14<sup>th</sup>, 2013 – Oct 15<sup>th</sup>, 2014:

Type of insurance	Premium (per 1,000) of annual basic salary
Non-accidental, non-work related death	3.49
Accidental or work related death	0.85
Total/permanent disability or dismemberment	1.48
Accidental partial/permanent disability	0.21
<b>Total Premium (per 1,000) of salary</b>	<b>6.03</b>

Claim reports: None

Q4: Please provide information regarding total number of non-resident employees.

A4: None. There are no non-resident employees eligible to participate in the life insurance program.

Q5: Internship employee participation in insurance is calculated as total period of participation in the current contract and the period of participation in the contract which come into force from 16.10.2014?

A5: No.

Q6: Is the intention that employees who are participants of the current contract will automatically be participants of the contract which come into the force since 16/10/2014, without signing the new declaration?

A6: As per C.3.6.1, the employee will have to enroll under the new contract.

Q7: Do the participants who are on unpaid leave, sick leave etc. provided by the USG to pay the premium, have the possibility to have continued insurance coverage?

A7: As per C.3.6.1, the insurance coverage continues for employees who are on approved leave, whether paid or unpaid.

Q8: Does the insurance coverage extend to the age of 70?

A8: The insurance coverage has no age limit.

Q9: Is the age limit for the new employees, who are not currently in the insurance program, 65 years old?

A9: As per C.3.6.1, current employees who have reached the age of 65 can enroll.

Q10: Does the term "work-related death" include an event on the way to and from work?

A10: No.

Q11: Do we need to attach a power of attorney of the person signing the offer and business documents? Would the Polish copy, confirmed by our Lawyer, be approved?

A11: Power of Attorney is not required for the Offeror's representative to sign the offer and business documents. The offer shall be prepared in English.

Q12: Should the range of the insurance cover the following riders?  
(natural death outside of work, accidental death or death at work, inability to work or disability due to an accident)?.

A12: Yes, the insurance covers natural death outside of work, accidental death or death at work, inability to work, and disability due to an accident, as stated in C.2.